

Premium ESG Express Certificate 11

Express Certificate

- Underlying: index of sustainable companies from around the world from the renowned company MSCI®
- Yield opportunity between 10.50% and 42.00% (7.00% annually*)
- Early redemption possible every 1.5 years, maximum term of 6 years
- 40% barrier, continuous observation, market risk in case of its violation

Please note the issuer risk.

Further information on payout profile, underlying and risks can be found on the following pages.

* The purchase fee is not taken into account in the yield calculation. The amount of margin does not affect the overall yield. The financial instrument described herein is based on MSCI® index.



The certificate provides the opportunity for early redemption every 1.5 years and enables investors to obtain a yield between 10.50% and 42.00% (7.00% annually). If the underlying index is quoted at or above the termination level on one of the respective valuation dates, the certificate is redeemed before maturity with an attractive yield.

How the certificate works

At the initial valuation date the starting value of the underlying index (closing price) equal to the termination level is fixed and the barrier is determined. At the annual valuation dates the closing price of the underlying index is compared to the termination level and one of the following scenarios may occur:

| Annual valuation dates | Is the price of the underlying index equal/greater to... | | Notional redemption* | Coupon payment* | |
|------------------------|--|-------|----------------------|-----------------|--------|
| Nov 30, 2027 | 100% of the starting value | ▶ yes | 100% | + | 10.50% |
| | ▼ no | | | | |
| May 31, 2029 | 100% of the starting value | ▶ yes | 100% | + | 21.00% |
| | ▼ no | | | | |
| Nov 28, 2030 | 100% of the starting value | ▶ yes | 100% | + | 31.50% |
| | ▼ no | | | | |
| May 28, 2032 | 100% of the starting value | ▶ yes | 100% | + | 42.00% |
| | ▼ no | | | | |

*in % of the nominal value

In case no early redemption occurred and the barrier...

- a) was never touched/undercut by the underlying index, the investor obtains 100% of the nominal value at the maturity date and no coupon paid out.
- b) was touched/undercut by the underlying index, the redemption at the maturity date is effected according to the performance of the underlying index and no coupon is paid out.

During the term



- You can buy and sell the certificate during trading hours at the current price, the certificate has no management fees.
- The price of the certificate is subject to various influencing factors, including the performance of the underlying, its volatility, correlation and dividend expectations as well as the interest rate level. This price may fall below the issue price and, especially if the underlying is close to the barrier, may fluctuate strongly.



Issuer risk / Bail-in: Certificates are not covered by the Deposit Protection Scheme.

Investors are exposed to the risk that Raiffeisen Bank International AG might be unable to fulfil its payment obligations in respect of the described financial instrument such as in the event of insolvency (issuer risk) or an official directive (Bail-in). A total loss of the capital invested is possible.

| | |
|---|---|
| Issuer¹ | Raiffeisen Bank International through its Slovak branch |
| ISIN | ATSK048PREM3 |
| Issue price | 100% |
| Nominal value | EUR 1,000 |
| Purchase fee² | up to 3.00% |
| Subscription period | May 04 - May 29, 2026 |
| Initial valuation date | Jun 01, 2026 |
| Issue value date | Jun 02, 2026 |
| Annual valuation dates | Nov 30, 2027; May 31, 2029; Nov 28, 2030 |
| Final valuation date | May 28, 2032 |
| Early maturity dates | Dec 02, 2027; Jun 04, 2029; Dec 02, 2030 |
| Maturity date | Jun 02, 2032 |
| Underlying (Index) | MSCI World Top ESG Select 4.5% Decrement Index (EUR) |
| Starting value = Termination level | closing price of the underlying index at the initial valuation date |
| Observation of the Termination level | at each annual valuation date |
| Barrier | 40% of the starting value |
| Observation of the barrier | continuously Jun 02, 2026 (incl.) – May 28, 2032 (incl.) |
| Quotes | Vienna, Stuttgart |

¹ Rating: rbinternational.com/ir/ratings

² The purchase fee is not a product cost thus it is not included in the Reduction in yield calculation.

³ Early closing or extension of the subscription period is within the sole discretion of Raiffeisen Bank International AG.

My expected market trend

declining ↘ **sideways →** rising ↗

My investment horizon

< 3 years 3 to 5 years > 5 years

Underlying (Index): MSCI® World Top ESG Select 4.5% Decrement (EUR)

- The index is derived from the well-known benchmark index MSCI® World.
- **Exclusion criteria:** The criteria are applied to identify sustainable companies. These include, among others, the production of weapons or energy production from nuclear power, oil or gas.
- **"Best in Class" approach:** All remaining companies are evaluated in their environmental, social and responsible governance (ESG) efforts. Only the top 50% of companies in an industry are selected.
- **Revision of the index:** quarterly.




Top 10 constituents

| Name | Sector | Weight |
|-------------------|------------------------|--------|
| ASML | IT | 3.5% |
| VISA | Financials | 3.2% |
| AMD | IT | 2.6% |
| Home Depot | Consumer Discretionary | 2.1% |
| Lam Research | IT | 2.0% |
| Applied Materials | IT | 1.9% |
| Intel | IT | 1.8% |
| Novartis | Healthcare | 1.7% |
| Texas Instruments | IT | 1.2% |
| SAP | IT | 1.1% |
| | | 21.1% |


As of: May 01, 2026; Source: Bloomberg (MXWOTES4); ISIN: GB00BNR44V41. Please note that the past performance is not a reliable indicator for the future performance of this underlying.

Meets the sustainability standard for Raiffeisen raiffeisenzertifikate.at/en/sustainability


This means that Raiffeisen Bank International AG takes into account, in its business activities, negative impacts on sustainability factors from the following groups: Greenhouse gas emissions, preservation of biodiversity, water protection and water consumption, waste avoidance, social, labour and human rights issues, including corruption and bribery.




Greenhouse gas emissions




Water saving and water consumption



Prevention of waste



Species diversity (biodiversity)



Social, labour and human rights, issues including corruption and bribery

Note

You are about to purchase a product that is not easy and difficult to understand.

For further information, please refer to the base prospectus (including any supplements) approved by the competent authority - published at raiffeisencertificates.com/certificatesprospectus (we recommend reading the prospectus before making an investment decision) - and to the base information sheets as well as to "Customer information and regulatory matters" raiffeisencertificates.com/en/customer-information. The approval of the Base Prospectus should not be construed as an endorsement of the financial instrument described herein by the competent authority.

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The price of the Express Certificate is dependent on the underlying's price. Adverse performances of the underlying may cause price fluctuations of the Express Certificate. If the Express Certificate is sold, there is the risk to incur a substantial loss or even a total loss of the invested capital ("market risk"). The Express Certificate is subject to several influencing factors and need not develop simultaneously to and in accordance with the underlying's performance. Such influencing factors include e.g. intensity of the underlying's price fluctuations (volatility), interest rates, solvency of the issuer or remaining term. If the Express Certificate is sold prior to the end of the term, there is the risk to incur a partial or even total loss of the invested capital (price performance). Dividends and similar rights associated with the underlying are taken into account when structuring the Express Certificate and are not paid out.

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